

EXHIBIT I

Summary of Cash Balance Programs

TD AMERITRADE, Inc. ("TD AMERITRADE") offers a cash sweep program to enable you to earn interest on cash balances in your TD AMERITRADE account. This disclosure statement is intended to summarize the key features of this program. Please also refer to the TD AMERITRADE Cash and Money Market Deposit Account ("MMDA") Sweep Feature Agreement and Web site for details.

Cash Sweep Options. Money Market Deposit Account ("MMDA") – The TD Bank USA, N.A. MMDA serves as the primary cash sweep vehicle for earning income on cash balances in TD AMERITRADE brokerage accounts and is the default cash sweep vehicle unless you make an alternative sweep election. Excess cash is swept to the TD Bank USA, N.A. and it is FDIC insured (see "FDIC Limits of Coverage" below). **TD AMERITRADE Cash** – Cash balances are held in your broker account, earn simple interest and are insured by the SIPC. Additional cash sweep options may be available based on cash balance amount and account type.

Deposit and Withdrawal Procedures for MMDA. Cash balances in your account are automatically deposited on a daily basis to your MMDA. Funds are withdrawn automatically from the MMDA to satisfy any debits created in your TD AMERITRADE account when you purchase securities or request a withdrawal of funds. The availability of funds for making payments, withdrawals or transfers from your account is governed by TD AMERITRADE Terms & Conditions and the Cash and MMDA Sweep Feature Agreement.

Interest Rates. Interest rates paid on balances in the MMDA and TD AMERITRADE Cash are based on tiers. The previous day's closing balance determines eligibility for a particular tier each day. Current interest rates for the MMDA and TD AMERITRADE Cash are as follows:

MMDA Tiered Rates as of August 1, 2006

Dollar Range	Interest Rate
\$.01 to \$4,999	0.10%
\$5,000 to \$24,999	0.40%
\$25,000 to \$99,999	1.65%
\$100,000 to \$199,999	2.40%
\$200,000 and above	2.90%

TD AMERITRADE CASH Rates as of August 1, 2006

Dollar Range	Interest Rate
\$.01 to \$1,999	0.00%
\$2,000 to \$9,999	0.10%
\$10,000 to \$24,999	0.40%
\$25,000 to \$99,999	1.05%
\$100,000 and above	2.15%

Simple interest is accrued daily based on the interest rate tier applicable to each day's balance and is credited to your account on the last business day of the month. In accordance with the Terms & Conditions, TD AMERITRADE may change the tiers and rates at its discretion and without notice and is not obligated to pay different rates between tiers.

FDIC Limits of Coverage; Distinction from SIPC Protection. In the unlikely event that the Bank should fail, each depositor with MMDA balances is insured up to the \$100,000 limit for non-retirement account and up to \$250,000 for IRAs and certain other retirement accounts, when aggregated with other deposits, including Certificates of Deposit, held by you in the same recognized legal capacity at the Bank for principal and interest accrued to the day the Bank is closed. **You are responsible for monitoring the total amount of deposits that you have with the Bank in order to determine the deposit insurance coverage available to you. If your balances in the MMDA exceed \$100,000 (\$250,000 for IRAs and certain other retirement accounts), contact TD AMERITRADE to discuss other sweep options. TD AMERITRADE will not be responsible for any insured or uninsured portion of your MMDA balances.** Questions about FDIC coverage may be directed to TD AMERITRADE. Information also may be obtained by contacting the FDIC, Office of Compliance and Consumer Affairs or by accessing the FDIC Web site at www.fdic.gov.

SIPC insurance does not insure against the declines in the value of investments. Instead, SIPC protection is available when a member organization fails financially. SIPC protects each client's brokerage account for deficits of securities and cash held in their brokerage account at an insolvent broker by replacing missing securities and cash up to \$500,000 per client, including \$100,000 for claims for cash.

TD AMERITRADE, Inc. is a member of the SIPC. For details, see www.sipc.org. Up to an aggregate of \$250 million of additional securities protection, of which \$900,000 may be applied to cash, is provided by London insurers, also limited to a combined return to any client from a Trustee, SIPC and London of \$150 million. This coverage provides you protection against brokerage insolvency and does not protect against loss in market value of the securities. A SIPC explanatory brochure may be obtained by visiting www.sipc.org or by contacting TD AMERITRADE.

Benefits to TD AMERITRADE and TD Bank USA, N.A. TD Bank USA, N.A. uses MMDA balances to fund current and new investment and lending activity. The Bank seeks to make a profit by achieving a positive spread between its cost of funds (e.g., deposits) and the return on its assets, net of expenses. TD AMERITRADE receives a fee from the Bank for marketing and related services in connection with the MMDA. TD AMERITRADE has the right to waive all or part of this fee. The fee is derived using a formula which results in the fee varying from month to month depending on the interest rate environment and the profitability of the Bank with respect to such deposits. As required by Federal Regulations, the fee the Bank pays TD AMERITRADE does not exceed the amount that the Bank would offer in good faith to non-affiliated entities. The rate of the fee that TD AMERITRADE receives may exceed the interest rate or effective yield that you receive in your MMDA. Other than the applicable fees we charge on brokerage accounts, there will be no charges, fees or commissions imposed on your account for this cash sweep feature.

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